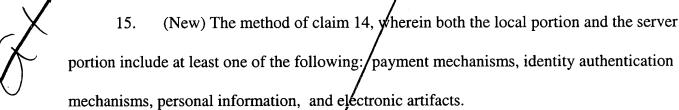
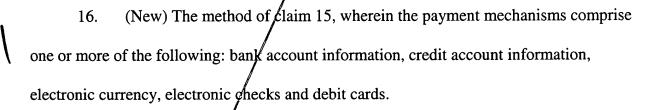
- (b) receiving at a server portion of the virtual wallet an electronic voucher indicative of the electronic good purchased at the point of sale device;
 - a) storing the electronic voucher at the server portion of the virtual wallet;
- // receiving a request for the electronic voucher at the server portion of the virtual wallet; and
 - e providing the electronic good to a user upon receipt of the electronic voucher.





- (New) The method of claim 15, wherein the identity authentication 17. mechanisms comprise personal identification information and authentication information.
- 18. (New) The method of claim 15, wherein personal information comprises one or more of the following: name, home address, work address, home phone, work phone,



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emergency contact information, personal phone numbers and addresses, appointments and reminders, personal preferences and interests and biometric information.

- 19. (New) The method of claim 17 wherein personal identification information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, and biometric information.
- 20. (New) The method of claim 17 wherein authentication information comprises one or more of the following: certificates, access keys and biometric information.
- 21. (New) The method of claim 15, wherein the electronic artifacts comprise one or more of the following: loyalty credits, coupons, pictures, tokens and tickets.
- 22. (New) The method of claim 14, wherein the server portion includes a mirror of information contained on the local portion.
- 23. (New) The method of claim 14, wherein wherein the server portion includes applications and the local portion comprises connectors to the applications that reside on the server portion.
 - 24. (New) The method of claim 23, wherein the connectors comprise proxies for keys that identify an authorized user of the application.